

**UNITED STATES BANKRUPTCY COURT
Southern District of New York**

In re Michael C. Finnegan
Debtor

Case No.	17-36469
Reporting Period:	Jun-18

Social Security # _____
(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	<u>MOR-1 (INDV)</u>	X	X
Bank Reconciliation (or copies of debtor's bank reconciliations)	<u>MOR-1 (CONT)</u>	X	
Copies of bank statements	[REDACTED]	X	
Disbursement Journal	<u>MOR-2 (INDV)</u>	X	
Balance Sheet	<u>MOR-3 (INDV)</u>	X	
Copies of tax returns filed during reporting period	[REDACTED]		
Summary of Unpaid Post-petition Debts	<u>MOR-4 (INDV)</u>	X	
Status of Secured Notes, Leases	<u>MOR-5 (INDV)</u>	X	
Debtor Questionnaire	<u>MOR-6 (INDV)</u>	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date July 18, 2018

Signature of Joint Debtor

In re Michael C. Finnegan

17-36469

Debtor

Reporting Period:

Jun-18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

Cash - Beginning of Month	\$27,679.86	
RECEIPTS		
Wages (Net)	\$8,594.67	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Refunds		
Other Income	\$0.72	
Total Receipts	\$8,595.39	\$36,275.25
DISBURSEMENTS		Outstanding Checks
ORDINARY EXPENSES		June 30 (see p.3)
Mortgage Payment(s)		\$1,717.40
Rental Payment(s)		\$1,053.00
Utilities-Home		
Utilities - Apt		\$490.00
Dry Cleaning/Laundry	\$9.00	
Cable-Internet -Spectrum (Apt)	\$31.28	
Cable Internet-Optimum-(Home)		
Verizon	\$284.93	
Insurances USAA (Home/Auto)	\$24.10	
Auto Expense	\$353.06	
Car Payments	\$447.33	
IRA Contributions	\$400.00	
Repairs and Maintenance (Home)	\$444.40	\$4,750.00
Repairs & Maintenance (Car)	\$194.47	
Parking	\$29.55	
Medical Expenses	\$114.98	
Meals	\$299.53	
Health & Health Insurance	\$99.98	
Groceries & Hygiene	\$284.41	
Household Goods & Postage	\$288.56	
Charitable Contributions	\$50.00	
Clothing	\$43.96	
Taxi/Uber/Ez Pass	\$67.90	
Travel	\$243.21	
Entertainment Books & Magazines	\$379.92	
Gifts	\$279.66	
Bank Fees		
Cash Disbursements (See Schedule p.5)	\$472.83	
Other (Bank Transfers -See Schedule p.5)		
Total Ordinary Disbursements	\$4,843.06	\$8,010.40
REORGANIZATION EXPENSES		
Professional Fees (Legal)		
U. S. Trustee Fees		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	\$4,843.06	\$12,853.46
Net Cash Flow (Total Receipts - Total Disbursements)	\$3,752.33	\$23,421.79
Cash - End of Month (Must equal reconciled bank statement)	\$31,019.37	\$23,008.97

Jun-18

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

Account	MCF Key Bank DIP Acct	Date	Transferred From	Transferred To
Account Number				

Deposits

\$4,297.34	13-Jun	NYS
<u>\$4,297.33</u>	27-Jun	NYS
<u>\$8,594.67</u>		

<u>Transfers In</u>	<u>\$3,000.00</u>	29-Jun	Key Svg# 1
<u>Total</u>	<u>\$11,594.67</u>		

Transfers Out

Account	MCF Key Bank "Hassle Free" (Internet Bank'g Acct)	Date	Transferred From
Account Number			

Transfers In

<u>\$3,000.00</u>	29-Jun	Key Svg#
<u>\$3,000.00</u>		

TransfersOut

Account	MCF Key Bank Savings Acct	Date	Transferred To
Account Number			

Transfers Out

\$100.00	7-Jun	Rob Chkng
<u>\$300.00</u>	20-Jun	Mikey Chkng
\$3,000.00	29-Jun	Key DIP Checking
<u>\$3,000.00</u>	29-Jun	Key "Hassle Free"
<u>\$6,400.00</u>		

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

Account Name	MCF Key Bank DIP Acct	MCF Key Bank Savings Acct	MCF Key Bank "Hassle Free" (Internet Bank'g Acct)	Tompkins Bank Joint Checking Acct	Totals
Account Number					
Beginning Balance/Month	\$2,518.13	\$15,993.45	\$8,668.57	\$525.86	\$27,706.01
BALANCE PER BOOKS	\$12,134.10	\$15,993.28	\$8,804.81	\$499.88	\$31,019.37
BANK BALANCE	\$2,518.13	\$15,993.28	\$8,804.81	\$499.88	\$27,816.10
(+) DEPOSITS, TRANSFERS & OTHER ADDITIONS <i>(ATTACH LIST)</i>	\$11,595.27	\$0.12	\$3,000.00		\$14,595.39
(-) OUTSTANDING CHECKS <i>(ATTACH LIST)</i> :	\$8,010.40				
OTHER Expenses, Transfers & Service Fees <i>(See Statement Attached)</i>		\$6,000.00	\$2,563.76	\$12.99	\$8,576.75
ADJUSTED BANK BALANCE * (6/30)	\$12,134.10	\$9,593.57	\$8,804.81	\$486.89	\$31,019.37

*"Adjusted Bank Balance" must equal "Balance per Books"

\$30,532.48

DEPOSITS IN TRANSIT					
CHECKS OUTSTANDING		Month End (June 30)			
28-Jun		OCWEN	Mortgage Payme	\$1,717.40	
28-Jun		10 Plus 10	Rent Payment	\$1,053.00	
28-Jun		Click n' Pay	Utilities	\$490.00	
28-Jun		Anderson Drilling	Well Repairs-Ho	\$4,750.00	

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

BANK RECONCILIATIONS

Health Savings Accounts

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

Account Name	MCF Key Bank 2018 Health Svgs Acct	HSB 2017 Joint Health Svgs Acct-	Total All Accounts
Account Number		3	
Beginning Balance/Month	\$7,732.00	\$1,251.62	\$8,983.62
BALANCE PER BOOKS	\$7,504.86	\$1,220.47	\$8,725.33
BANK BALANCE			
(+) DEPOSITS <i>(ATTACH LIST)</i>			
(-) OUTSTANDING CHECKS <i>(ATTACH LIST)</i> :			
OTHER Expenses, Transfers & Service Fees <i>(See Statement Attached)</i>	\$227.14	\$31.15	\$258.29
ADJUSTED BANK BALANCE * (3/31)			
	\$7,504.86	\$1,220.47	\$8,725.33

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
June	Thruway & Bridges	Tolls	\$ 45.85	
June	Starbucks	coffee	\$ 68.55	
June	Meals	Lunches & Dinners	\$ 222.20	
June	Newspapers & Books	Work	\$ 34.23	
June	Parking	Work	\$ 27.00	
June	St Marys Church	charity	\$ 35.00	
June	Irish-Amer Museum	Charity Event	\$ 40.00	
Total Cash Disbursements			\$472.83	

Digitized by srujanika@gmail.com

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A: REAL PROPERTY		
Primary Residence	\$430,000.00	\$430,000.00
Other Property (attach schedule)	\$2,900,000.00	\$2,900,000.00
TOTAL REAL PROPERTY ASSETS	\$3,330,000.00	\$3,330,000.00

SCHEDULE B: PERSONAL PROPERTY

Cash on Hand	\$320.00	
Bank Accounts	\$31,019.37	
Security Deposits	\$900.00	
Household Goods & Furnishings	\$500.00	
Books, Pictures, Art	\$100.00	
Wearing Apparel	\$800.00	
Furs and Jewelry	\$0.00	
Firearms & Sports Equipment	\$0.00	
Insurance Policies		
Annuities		
IRAs	\$205,100.00	
Retirement & Profit Sharing (401-K)	\$275,750.00	
Stocks	\$0.00	
Partnerships & Joint Ventures	\$0.00	
Government & Corporate Bonds	\$0.00	
Accounts Receivable	\$0.00	
Alimony, maintenance, support or property set	\$0.00	
Other Liquidated Debts	\$0.00	
Equitable Interests in Schedule A property		
Contingent Interests	\$0.00	
Other Claims	\$0.00	
Patents & Copyrights	\$0.00	
Licenses & Franchises	\$0.00	
Customer Lists	\$0.00	
Autos, Trucks & Other Vehicles	\$3,500.00	Net Value
Boats & Motors	\$0.00	
Aircraft	\$0.00	
Office Equipment	\$500.00	
Machinery, supplies, equipment used for busin	\$0.00	
Inventory	\$0.00	
Animals	\$0.00	
Crops	\$0.00	
Farming Equipment	\$0.00	
Farm Supplies	\$0.00	
Other Personal Property (attach schedule)	\$0.00	
TOTAL PERSONAL PROPERTY	\$518,489.37	
TOTAL ASSETS	\$3,848,489.37	

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due				
	Current	0-30	31-60	61-90	Over 91
Mortgage		0	0	0	0
Rent					
Secured Debt/Adequate Protection Payments					
Professional Fees					
Other Post-Petition debt <i>(list creditor)</i>					
Central Hudson	\$0				
Verizon	\$0				
ECO Contracting	\$12,750				
Andersen Wells					
Total Post-petition Debts	\$12,750				

Explain how and when the Debtor intends to pay any past due post-petition debts.

From NYS Pay Checks & Future Retirement/Pension Payments

In re Michael C. Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

INSTALLMENT PAYMENTS

In re Michael C. Finnegan

Debtor

Case No. 17-36469

Reporting Period: Jun-18

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	X	
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

09Jul

check # 1128
Check

-\$4,750.00

Online Description
CHECK # 1128>Edit

Check Number
0000001128

Date
Monday, July 9, 2018
Amount of the Check
\$4,750.00

How this will appear on your statement
[REDACTED]

MICHAEL C. FINNEGAN
DEBTOR IN POSSESSION
20 PARK ST. APT 1-5
ALBANY NY 12207-1604

June 28, 2018
Date

1128
28/7/13
\$75

Pay to the
Order of Abraham Anderson Inc. \$ 4,750
Joint Thruway Service / Standard Fifty
Dollars



KeyBank National Association
1800KEY2YOU® Key.com®

Key Privilege Select

Photo
Barcode
Check
Details online

M.C. Finnigan
For Well Payment

1128

Exhibits

29Jun

↙ check # 1127
Check

-\$400.00

Date

Friday, June 29, 2018

Online Description
CHECK # 1127Edit

Check Number
00000001127

Amount of the Check

\$400.00

How this will appear on your statement

CHECK # 1127

MICHAEL C. FINNEGAN
DEBTOR IN POSSESSION
20 PARK ST. APT 1-6
ALBANY NY 12207-1604

Pay to the Order of Charles Schwab
Four Hundred & 00/100

1127

29-7-218

575

Date

June 28, 2018 \$ 400.-

Dollars



NP

Key Privilege Select

M.C. Finnegan

1127

Balanced

For Deposit Only Lack of Endorsement
Guaranteed Charles Schwab & Co.
2018-06-29 187837002

20180629900003070309300003

C

Co-browse

01Jun



check # 1078
Check

-\$50.00

Date
Friday, June 1, 2018

Online Description
CHECK # 1078Edit

Check Number
00000001078

Amount of the Check
\$50.00

How this will appear on your statement
CHECK # 1078

MICHAEL C. FINNEGAN
20 PARK ST. APT. 1-5
ALBANY, NY 12207-1604

1078

29-7/213
575

Date

May 17, 2018

Pay to the
Order of Irish American Heritage Museum \$ 50.-
Fifty + 00 —

Dollars



KeyBank National Association
1800KEY2YOU® Key.com®

Photo
Safe
Deposit
Date on check

Key Privilege Select

For _____

M.C. Finnigan

06/01/2018 11:18 PETERJI 410694323125 KeyBank NA >021300077 <

Irish American Heritage Museum
370 Broadway, Albany, NY 12207

FOR DEPOSIT ONLY

Co-browse

29Jun



check # 1127
Check

-\$400.00

Date

Friday, June 29, 2018

Online Description

CHECK # 1127Edit

Check Number

00000001127

Amount of the Check

\$400.00

How this will appear on your statement

CHECK # 1127

MICHAEL C. FINNEGAN
DEBTOR IN POSSESSION
20 PARK ST. APT 1-5
ALBANY NY 12207-1604

1127

29-7/213

575

Date

June 28, 2018

Pay to the Charles Schwab
Order of Charles Schwab

\$ 400.-

Four Hundred & 00/100

Dollars

 KeyBank National Association
1800-KEY2YOU® Key.com®
Photo
Safe
Deposit®
Details on back

Key Privilege Select

M.C. Finnegan

For 1684 3486 (2018)

1127

Handwritten

20180629900003070309300003

For Deposit Only Lack of Endorsement
Guaranteed Charles Schwab & Co.
2018-06-29 187837002

20180629900003070309300003

Co-browse

Protect your family's assets with Key Investment Services®.



All Accounts

Get Started

Key Privilege Select Checking -

\$6,399.38

Available Balance

My Upcoming Activities for this Account

There are no scheduled Payments or Transfers

Date	Description	Amount
Jul 11	Pending: Checking Account Deposit Dep	\$4,297.33
Jul 10	Pending: Signed Purchase La Stazione Pos	-\$64.80
	Pos Mac Friendly Servic New Paltz Ny	-\$39.89
	Pos Mac Lowe's #1784 2 Glenmont Ny	-\$27.61
Jul 09	Check # 1128	\$4,750.00
	Squ*Sq *Michele Albany Ny Usa	-\$12.25

Co-browse



P.O. Box 93885
Cleveland, OH 44101-5885

Key Privilege Select Account Statement

June 30, 2018

31 T 5750 EM
MICHAEL C FINNEGAN
20 PARK ST APT 4-14
ALBANY NY 12207-1616

Consolidated Account Snapshot

	<i>Value on 5/31</i>	<i>Value on 6/30</i>	<i>Change in value</i>
Checking & Savings	\$27,180.15	\$30,532.48	\$3,352.33
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
Total Assets	\$27,180.15	\$30,532.48	\$3,352.33
Total Loans & Credit Balance	\$0.00	\$0.00	\$0.00

See Summary of Accounts on page 2 for more information.

How To Contact Us

YOUR RELATIONSHIP MANAGER
MCCARTHY,CHRISTOPHER, (518) 432-7521, CHRISTOPHER_MCCARTHY@KEYBANK.COM

YOUR LOCAL OFFICE
1112 Grand Concourse
ALBANY, NY 12220

CLIENT SERVICES
Toll-Free
1-800-386-4750
VIEW YOUR ACCOUNT
www.key.com

Summary of Accounts

Key Privilege Select Account Statement

June 1 - June 30, 2018

Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 6/30	Income this period	Income year-to-date	Details on page
Key Privilege Select Checking	\$2,518.13	\$12,134.10	\$0.60	\$9.10	3	
KeyBank Hassle-Free Account	8,668.57	8,804.81	0.00	0.00	7	
Key Active Saver	15,993.45	9,593.57	0.12	1.70	10	
TOTAL ASSETS	\$27,180.15	\$30,532.48	\$0.72	\$10.80		

Current News

Key Privilege Select Checking

Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number: §

June 1 - June 30, 2018

Account Summary

Account No.	Balance on 5/31	\$2,518.13
	Deposits and other additions	11,595.27
	Checks paid	450.00
	Debit card/ATM withdrawals	1,529.30
	Other withdrawals	0.00
	Balance on 6/30	\$12,134.10
	Number of days this period	30

Please see the end of this statement for important legal information about this account.

Sweep Investments Summary

FDIC Insured Deposits <i>Description</i>	Market value <i>on 5/31</i>	Market value <i>on 6/30</i>	Interest <i>this period</i>	Interest <i>this year</i>	Allocation <i>sweeps in (%)</i>	Annual % <i>yield earned</i>
Key Privilege Select Checking	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00
FDIC Insured Deposit Acct	2,518.13	12,134.10	0.60	9.10	100	0.15
Total FDIC Insured deposits	\$2,518.13	\$12,134.10	\$0.60	\$9.10		
Total Account	\$2,518.13	\$12,134.10	\$0.60	\$9.10	100%	

Rewards

Rewards point balance, as of 06/28/2018

Rewards number	Name
-----	MICHAEL C FINNEGAN

How To Contact Us

Please send inquiries to:

P.O. Box 93885
Cleveland, OH 44101-5885, or

Call Key Privilege Client Services at:
1-800-336-4750



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number

June 1 - June 30, 2018

Activity Detail

Deposits and Other Additions		Description		Amount					
Date				Number	Date paid	Amount	Number	Date paid	Amount
6/13		DIRECT DEPOSIT	NEW YORK STATE DIR DEP			\$4,297.33			
6/27		DIRECT DEPOSIT	NE			4,297.34			
6/29		INTERNET TFR DDA	... INTEREST PAYMENT			3,000.00			
6/29						0.60			
									\$11,595.27
Total Deposits and Other Additions									
Checks Paid	Amount	Number	Date paid						
Check Number	Date paid								
1078	6/1								
		\$50.00							
			6/29			400.00			
									\$450.00
Total Checks Paid									
* Break in check number sequence.									
Debit Card/ATM Withdrawals		Description		Amount					
Date				Number	Date paid	Amount			
6/4		UBER	*TRIP E4 800-592-8996 CA USA			\$7.88			
6/4		ATM	KEY 112 GRAND CONCOURS ALBANY NY			300.00			
6/5		UBER	*TRIP AR 800-592-8996 CA USA			8.02			
6/8		ATM	KEY 112 GRAND CONCOURS ALBANY NY			300.00			
6/15		ATM	KEY 112 GRAND CONCOURS ALBANY NY			60.00			
6/15		ATM	KEY 112 GRAND CONCOURS ALBANY NY			300.00			
6/15		Vintage Wine Bar Albany	NY USA			175.96			
6/18		SAVE MOR CLEANING SCHENECTADY NY USA				9.00			
6/19		LOGANS DELI & M ALBANY	NY USA			9.62			
6/19		LOGANS DELI & M ALBANY	NY USA			7.55			
6/21		POS	MAC WHOLEFDS 1425 ALBANY NY			57.41			
6/21		POS	MAC SUNOCO 066385911 MODENA NY			37.90			
6/21		LLBEAN-COLONIE ALBANY	NY USA			124.69			
6/22		SUNOCO 02255370 MONTVALE	NJ USA			34.78			
6/25		ALBANY PARKING ALBANY	NY USA			2.00			
6/27		STARBUCKS ANYOS RUBY	NY USA			2.70			
6/29		POS	EXA JIFFY LUBE #19 DELMAR NY			91.79			
6/29									\$1,529.30
		Total Debit Card/ATM Withdrawals							

Key Privilege Select Account Statement

MICHAEL C FINNEGAN

count number:

June 1 - June 30, 2018



Activity Detail *(continued)*

Sweep Activity	Description	Total Year-to-Date		Prior Year
		Total for this Period	This Year	
Aggregate Overdraft and Returned Item Fees		\$0.00	\$38.50	
Total Overdraft Fees				

Sweep activity reflects purchases and sales of funds made to cover activity in your Sweep Checking Account. They are shown here as a continuation of activity. These transactions do not increase or decrease your checking account balance.



Key Privilege Select Account Statement

MICHAEL C FINNEGAN
Account number

June 1 - June 30, 2018

Account Update

Important information regarding changes that pertain to the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions.

At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions you received at the time you opened your Account, as amended.

The following changes will be made to the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions*.

Section 7. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES

KeyBank ATM Card Charge will be revised by removing the \$1.00 monthly KeyBank ATM Card fee assessed if you only possessed a KeyBank ATM Card and not one of KeyBank's Debit Mastercards. Assessment of this fee has been discontinued.

Effective May 11, 2018, **Card Replacement Charge** will be revised by removing the sentence 'if you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Important Information about Changes to the KeyBank Rewards Program Point Guide

Beginning May 11, 2018, Introductory Bonus Points for Debit Card Transactions, Online Bill Pay, Automated Debit/Credit, and Credit Cards will no longer be printed in the Rewards Point Guide. KeyBank may offer various Introductory Bonus Point offers from time to time. Consult your local Branch, go to key.com/rewards, or call 1-800-KEY2YOU for current Bonus Point offers. Automated Debit/Credit transaction points will not be offered for any type of person to person payments effected through the ACH network or any other processing channel once KeyBank offers a person to person payment service. To review the updated terms and conditions go to key.com/rewards and click on Consumer Agreements and Disclosures at the bottom of the page.

If you have any questions about any of these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions is available at any local KeyBank branch or online at key.com.

Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.

KeyBank Hassle-Free Account

Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number: 5711111111111111

June 1 - June 30, 2018

Account Summary

Account No. :	
Account offered by	KEYBANK NATIONAL
ASSOCIATION	
Account held by	MICHAEL C FINNEGAN

Please see the end of this statement for important legal information about this account.

Activity Detail

Deposits and Other Additions Date	Description	Amount
6/29	INTERNET TRF FR 10	\$3,000.00
		\$3,000.00
Debit Card/ATM Withdrawals Date	Description	Amount
6/1	EMPIRE ST PLZA ALBANY NY USA	\$7.55
6/4	EMPIRE ST PLZA ALBANY NY USA	9.05
6/4	SXM'SIRIUSAM.CO 888-635-5144 NY USA	102.68
6/4	POS MAC SUNOCO 03966919 ALBANY NY	38.83
6/4	THE QUIET MAN P PEERSKILL NY USA	88.25
6/5	DDL NUGENIX 888-2285146 NC USA	74.98
6/5	LOGANS DELI & M ALBANY NY USA	11.02
6/5	LOGANS DELI & M ALBANY NY USA	7.56
6/7	POS MAC USPS PO 3 25 E ALBANY NY	23.31
6/7	WUDRIVETIME 800-967-8526 AZ USA	447.33
6/8	POS MAC LOWES #1784 2 GLENMONT NY	317.72
6/11	POS MAC LOWES #1784 2 GLENMONT NY	126.68
6/11	HONEST WEIGHT ALBANY NY USA	8.95
6/11	POS MAC USPS PO 3 25 E ALBANY NY	1.42



Key Privilege Select Account Statement

MICHAEL C FINNIGAN

Account number.

June 1 - June 30, 2018

Activity Detail (continued)

Debit Card/ATM Withdrawals	Description	Amount
Date		
6/13	INTL LIVING 800-6812402 MD USA	7.00
6/13	POS MAC USPS PO 3 25 E ALBANY NY	34.70
6/14	EMPIRE ST PLZA ALBANY NY USA	7.55
6/14	PARISH PUBLIC H ALBANY NY USA	66.28
6/15	EMPIRE ST PLZA ALBANY NY USA	9.13
6/15	POS MAC SUNOCO 03444148 COYSACKIE NY	37.08
6/15	POS MAC USPS PO 3 25 E ALBANY NY	22.26
6/18	LOGANS DELI & M ALBANY NY USA	9.67
6/18	AmazonPrime Mem amzn.com/prime WA USA	14.03
6/18	POS MAC LOWE'S #1784 2 GLENMONT NY	81.78
6/18	Glenmont Car Wa GLENMONT NY USA	12.96
6/19	AMAZON MKTPPLACE AMZN COM/BILL WA USA	43.98
6/19	Amazon.com AMZN.COM/BILL WA USA	25.93
6/20	PP Patsy's Bart ALBANY NY USA	25.00
6/21	RENAISSANCE ALB ALBANY NY USA	45.80
6/25	INTL LIVING 800-6812402 MD USA	92.00
6/26	THE CITY BEER H ALBANY NY USA	42.16
6/27	CROSSROADS BREW ATHENS NY USA	65.00
6/27	POS MAC QUICK CHEK #100 KINGSTON NY	50.00
6/28	OLDE ENGLISH ALBANY NY USA	93.84
6/28	MARINER'S HARBO KINGSTON NY USA	279.66
6/28	PUBLIC HOUSE 42 ALBANY NY USA	11.02
6/29	ALBANY PUMP STA ALBANY NY USA	28.80
6/29	PUBLIC HOUSE 42 ALBANY NY USA	33.00
6/29	THE QUIET MAN P PEAKSKILL NY USA	159.81
		\$2,563.76
Total Debit Card/ATM Withdrawals		
Other Withdrawals	Description	Amount
Date		
6/29	WITHDRAWAL BRANCH 0575 NEW YORK	\$300.00
	Total Other Withdrawals	\$300.00

Other Withdrawals	Description	Charge	Amount
Date			
6/29	WITHDRAWAL BRANCH 0575 NEW YORK		\$300.00



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number:

June 1 - June 30, 2018

Account Update

Important information regarding changes that pertain to the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions.

At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions you received at the time you opened your Account, as amended.

The following changes will be made to the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions*.

Section 7. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES

KeyBank ATM Card Charge will be revised by removing the \$1.00 monthly KeyBank ATM Card fee assessed if you only possessed a KeyBank ATM Card and not one of KeyBank's Debit Mastercards. Assessment of this fee has been discontinued.

Effective May 11, 2018, **Card Replacement Charge** will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Important Information about Changes to the KeyBank Rewards Program Point Guide

Beginning May 11, 2018, Introductory Bonus Points for Debit Card Transactions, Online Bill Pay, Automated Debit/Credit, and Credit Cards will no longer be printed in the Rewards Point Guide. KeyBank may offer various Introductory Bonus Point offers from time to time. Consult your local Branch, go to key.com/rewards, or call 1-800-KEY2YOU for current Bonus Point offers. Automated Debit/Credit transaction points will not be offered for any type of person to person payments effected through the ACH network or any other processing channel once KeyBank offers a person to person payment service. To review the updated terms and conditions go to key.com/rewards and click on Consumer Agreements and Disclosures at the bottom of the page.

If you have any questions about any of these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions is available at any local KeyBank branch or online at key.com.

Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number: 20000000000000000000

June 1 - June 30, 2018

Account Summary

Account No. :	Balance on 5/31	\$15,993.45
Account offered by KEYBANK NATIONAL ASSOCIATION	Deposits and other additions	0.12
Account held by MICHAEL C FINNEGAN	Checks paid	0.00
	Debit card/ATM withdrawals	0.00
	Other withdrawals	6,400.00
	Balance on 6/30	\$9,593.57
	Number of days this period	30

Please see the end of this statement for important legal information about this account.

Interest Summary

Number of days this period	30
Annual percentage yield earned	0.01%
Interest paid this period	\$0.12
Interest paid this year	\$1.70

Activity Detail

Date	Description	Amount
6/29	INTEREST PAYMENT	\$0.12
Total Deposits and Other Additions		\$0.12
Other Withdrawals		
6/7	INTERNET TRF TO CLIENT-ADDED TRANSFER ACCOUNT	\$100.00
6/20	WITHDRAWAL BRANCH 0575 NEW YORK	300.00



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number:

June 1 - June 30, 2018

Activity Detail (continued)

Other Withdrawals	Description	Charge	Amount
6/29	INTERNET TRF TO L	3290	3,000.00
6/29	INTERNET TRF TO D	-3290	-3,000.00
Total Other Withdrawals			\$6,400.00



Key Privilege Select Account Statement

MICHAEL C FINNIGAN
Account number: _____

June 1 - June 30, 2018

Account Update

Important information regarding changes that pertain to the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions.

At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions you received at the time you opened your Account, as amended.

The following changes will be made to the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions*.

Section 7. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES

KeyBank ATM Card Charge will be revised by removing the \$1.00 monthly KeyBank ATM Card fee assessed if you only possessed a KeyBank ATM Card and not one of KeyBank's Debit Mastercards. Assessment of this fee has been discontinued.

Effective May 11, 2018, Card Replacement Charge will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Important Information about Changes to the KeyBank Rewards Program Point Guide

Beginning May 11, 2018, Introductory Bonus Points for Debit Card Transactions, Online Bill Pay, Automated Debit/Credit, and Credit Cards will no longer be printed in the Rewards Point Guide. KeyBank may offer various Introductory Bonus Point offers from time to time. Consult your local Branch, go to key.com/rewards, or call 1-800-KEY2YOU for current Bonus Point offers. Automated Debit/Credit transaction points will not be offered for any type of person to person payments effected through the ACH network or any other processing channel once KeyBank offers a person to person payment service. To review the updated terms and conditions go to key.com/rewards and click on Consumer Agreements and Disclosures at the bottom of the page.

If you have any questions about any of these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions is available at any local KeyBank branch or online at key.com.

Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.

Information About Your Accounts

Key Privilege Select Account Statement

June 1 - June 30, 2018

FDIC INSURED INVESTMENTS

FDIC Insured Investments may include:

FDIC Variable Rate Deposit; Cash Asset Plus; balances in the FDIC insured sweep options for Key Privilege Checking, Key Privilege Select Checking, Private Banking Sweep Checking and money in other checking accounts, savings accounts and Certificates of Deposit.

FDIC Insurance Information:

The products set forth in the paragraph above are all eligible for federal deposit insurance from the FDIC up to the maximum applicable limit in principal and accrued interest per depositor in each recognized legal capacity (such as individual or joint account).

PREAUTHORIZED CREDITS AND ELECTRONIC FUNDS TRANSFERS.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number on the first page of your statement to find out if the deposit has been made.

Questions or errors on electronic funds transfers. If you have questions on your electronic funds transfers or believe you find errors with them, please call us at the phone number indicated on the first page of this statement or write us at the address listed below *, as soon as you can. We must hear from you within sixty (60) days after we sent you the statement on which the problem or error FIRST appeared.

*KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

FDIC INSURED INVESTMENTS (continued) COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV -Transfer to Savings Account
XFER FROM SAV -Transfer from Savings Account
XFER TO CKG -Transfer to Checking Account
XFER FROM CKG -Transfer from Checking Account
PMT TO CR CARD -Payment to Credit Card
ADV CR CARD -Advance from Credit Card

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.